

**MICHIGAN DEPARTMENT OF CONSUMER & INDUSTRY SERVICES**

**OFFICE OF FINANCIAL AND INSURANCE SERVICES**

**DIVISION OF FINANCIAL INSTITUTIONS**



**P.O. Box 30224  
Lansing, Michigan 48909  
(517) 373-6950**

**ACTIVITY REPORT**

**The following report is a compilation of all depository corporate structure activities processed by the Division of Financial Institutions. This report includes applications processed for state-chartered banks pursuant to MCL 487.11101; MSA 23.710(11101) et seq., state-chartered credit unions pursuant to MCL 490.1; MSA 23.480 et seq., and state-chartered savings banks pursuant to MCL 487.3101; MSA 23.710(3101) et seq.**

**FOR THE MONTH ENDING FEBRUARY 28, 2001**

DIVISION OF FINANCIAL INSTITUTIONS  
FEBRUARY, 2001

Bank Activity

Date	Control No.	Name of Institution and Transaction Details	State	Fed. Agency	Comments
<u>Accepted</u>	<u>Control No.</u>	<u>Name of Institution and Transaction Details</u>	<u>Action</u>	<u>Action</u>	<u>Comments</u>
<b>NEW BANKS</b>					
02/09/2000	BT-0612-00-03	New Liberty Bank, Plymouth, at 245 North Main Street, Wayne County.	05/18/2000 APPROVED	FDIC APPROVED	Approval expires 05/18/2001.
02/15/2000	BT-0612-00-04	Amana Bank, Dearborn, at 7051 Chase, Wayne County.	05/23/2000 APPROVED	FDIC APPROVED	#1026. Articles of Incorporation filed 02/22/2001.
04/26/2000	BT-0612-00-05	eZCommunityBank.com, Grand Rapids, at 3075 Orchard Vista Drive, SE, Kent County.	09/07/2000 APPROVED		Approval expires 09/07/2001.
05/01/2000	BT-0612-00-06	Bank of Alpena, Alpena, at 468 North Ripley Boulevard, Alpena County.	07/24/2000 APPROVED	FDIC APPROVED	#1023. Articles of Incorporation filed 01/25/2001. DFI extension to 02/25/2002.
08/02/2000	BT-0612-00-08	Bank of Washtenaw, Saline, at 450 East Michigan Avenue, Washtenaw County.	10/30/2000 APPROVED	FRB APPROVED	#1021. Opened 01/08/2001.
08/22/2000	BT-0612-00-09	Northstar Bank, Bad Axe, at 833 South VanDyke, Huron County.	11/27/2000	FDIC	#1024. Opened 02/01/2001.
11/13/2000	BT-0612-01-01	United Bank & Trust - Washtenaw, Ann Arbor, at 305 East Eisenhower Parkway, Ann Arbor, Washtenaw County.	01/26/2001 APPROVED	FDIC APPROVED	#1025, Articles of Incorporation filed 02/09/2001.
01/24/2001	BT-0612-01-02	Gogebic Range Bank, Bessemer, at 300 South Sophie Street, Gogebic County.			

Date			State	Fed.	
Accepted	Control No.	Name of Institution and Transaction Details	Action	Agency Action	Comments
<b>BRANCHES</b>					
	BT-0600-00-01	Community Bank of Dearborn, Dearborn, at 1325 South Canton Center Road, Canton Township, Wayne County.	10/13/1999 ALLOWED	FDIC APPROVED	DFI extension to 10/13/2001.
	BT-0600-00-26	North Country Bank and Trust, Manistique, at 6230 River Street, Alanson, Emmet County.	03/09/2000 ALLOWED	FDIC APPROVED	No objection letter dated 03/09/2000, expires 03/09/2001.
	BT-0600-00-27	North Country Bank and Trust, Manistique, at 6545 Western, Glen Arbor, Leelanau County.	03/09/2000 ALLOWED	FDIC APPROVED	No objection letter dated 03/09/2000, expires 03/09/2001.
	BT-0600-00-28	Old Kent Bank, Grand Rapids, at 32520 North Woodward Avenue, Bloomfield Hills, Oakland County.	04/27/2000 ALLOWED	FRB APPROVED	No objection letter dated 04/27/2000, expires 04/27/2001.
	BT-0600-00-29	Republic Bank, Lansing Township, at 439 Main Street, Rochester, Oakland County.	04/24/2000 ALLOWED	FDIC APPROVED	No objection letter dated 04/24/2000, expires 04/24/2001.
	BT-0600-00-32	North Country Bank and Trust, Manistique, at 126 Water Street, Boyne City, Charlevoix County.	06/01/2000 ALLOWED	FDIC APPROVED	No objection letter dated 06/01/2000, expires 06/01/2001.
	BT-0600-00-37	First Community Bank, Harbor Springs, at 201 Main Street, Cheboygan, Cheboygan County.	07/19/2000 ALLOWED	FRB APPROVED	No objection letter dated 07/19/2000, expires 07/19/2001.
	BT-0600-00-39	United Bank & Trust, Tecumseh, at 7200 Dexter-Ann Arbor Road, Dexter, Washtenaw County.	07/19/2000 ALLOWED	FDIC APPROVED	No objection letter dated 07/19/2000, expires 07/19/2001.
	BT-0600-00-42	Old Kent Bank, Grand Rapids, at 3297 Five Points Drive, Auburn Hills, Oakland County.	07/24/2000 ALLOWED	FRB APPROVED	No objection letter dated 07/24/2000, expires 07/24/2001.
	BT-0600-00-43	The Peninsula Bank, Ishpeming, at 100 North Front Street, Marquette, Marquette County.	08/04/2000 ALLOWED		No objection letter dated 08/04/2000, expires 08/04/2001.
	BT-0600-00-44	Mercantile Bank of West Michigan, Grand Rapids, at 5610 Byron Center Avenue SW, Wyoming, Kent County.	08/11/2000 ALLOWED	FDIC APPROVED	No objection letter dated 08/11/2000, expires 08/11/2001.
	BT-0600-00-47	Signature Bank, Bad Axe, at 345 North State Street, Caro, Tuscola County.	10/16/2000 ALLOWED	FDIC APPROVED	Opened 02/12/2001.

Date			State	Fed.	
Accepted	Control No.	Name of Institution and Transaction Details	Action	Agency Action	Comments
<b>BRANCHES - continued</b>					
	BT-0600-00-49	Century Bank and Trust, Coldwater, at 109 West Chicago Street, Quincy, Branch County.	10/19/2000 ALLOWED	FDIC APPROVED	No objection letter dated 10/19/2000, expires 10/19/2001.
	BT-0600-01-02	Citizens Bank, Flint, at 7701 Grand River Road, Suite #1, Brighton, Livingston County.	11/08/2000 ALLOWED	FRB APPROVED	No objection letter dated 11/08/2000, expires 11/08/2001.
	BT-0600-01-03	Northern Michigan Bank & Trust, Escanaba, at 5096 U.S. 41 South, Harvey, Marquette County.	11/08/2000 ALLOWED	FDIC APPROVED	No objection letter dated 11/08/2000, expires 11/08/2001.
	BT-0600-01-04	Old Kent Bank, Grand Rapids, at 411 Towncenter Drive, Highland, Oakland County.	11/08/2000 ALLOWED	FRB APPROVED	No objection letter dated 11/08/2000, expires 11/08/2001.
	BT-0600-01-05	Old Kent Bank, Grand Rapids, at 1821 North Campbell, Royal Oak, Oakland County.	11/08/2000 ALLOWED	FRB APPROVED	No objection letter dated 11/08/2000, expires 11/08/2001.
	BT-0600-01-06	Bank of Ann Arbor, Ann Arbor, at 9 West Michigan Avenue, Ypsilanti, Washtenaw County.	12/04/2000 ALLOWED	FDIC APPROVED	No objection letter dated 12/04/2000, expires 12/04/2001.
	BT-0600-01-08	Republic Bank, Lansing Township, at 304 James Bohanan, Vandalia, Montgomery County, Ohio.	12/20/2000 ALLOWED	FDIC APPROVED	No objection letter dated 12/20/2000, expires 12/20/2001.
	BT-0600-01-09	Republic Bank, Lansing Township, at 7501 Paragon Road, Centerville, Montgomery County, Ohio.	12/20/2000 ALLOWED	FDIC APPROVED	No objection letter dated 12/20/2000, expires 12/20/2001.
	BT-0600-01-10	Republic Bank, Lansing Township, at 450 West Wilson Bridge Road, Suite 370, Worthington, Franklin County, Ohio.	12/20/2000 ALLOWED	FDIC APPROVED	No objection letter dated 12/20/2000, expires 12/20/2001.
	BT-0600-01-11	Republic Bank, Lansing Township, at 201 South Capitol, Suite 650, Indianapolis, Marion County, Indiana.	12/20/2000 ALLOWED	FDIC APPROVED	No objection letter dated 12/20/2000, expires 12/20/2001.
	BT-0600-01-12	Republic Bank, Lansing Township, at 3077 East 98th Street, Suite 220, Indianapolis, Marion County, Indiana.	12/20/2000 ALLOWED	FDIC APPROVED	No objection letter dated 12/20/2000, expires 12/20/2001.
	BT-0600-01-13	Old Kent Bank, Grand Rapids, at 935 Union Lake Road, White Lake Township, Oakland County.	01/17/2001 ALLOWED		No objection letter dated 01/17/2001, expires 01/17/2002.

DIVISION OF FINANCIAL INSTITUTIONS  
BANK ACTIVITY

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Date			State	Fed.	
Accepted	Control No.	Name of Institution and Transaction Details	Action	Agency	Comments

**BRANCHES - continued**

BT-0600-01-14	Old Kent Bank, Grand Rapids, at 7700 Nemco Way, Brighton, Livingston County.	01/17/2001 ALLOWED		No objection letter dated 01/17/2001, expires 01/17/2002.
BT-0600-01-15	Comerica Bank, Detroit, at 1255 South Main, Chelsea, Washtenaw County.	01/10/2001 ALLOWED	FRB APPROVED	No objection letter dated 01/10/2001, expires 01/10/2002.
BT-0600-01-16	Peoples State Bank of Munising, Munising, at the intersection of M-94 and M-67, Village of Chatham, Alger County.			Notice withdrawn effective 02/05/2001.
BT-0600-01-17	Gogebic Range Bank (In Organization), Bessemer, at 155 East Cloverland Drive, Ironwood, Gogebic County.			Written notice received 01/24/2001.
BT-0600-01-18	Clarkston State Bank, Clarkston, at 6600 Highland Road, Unit 2, Waterford, Oakland County.	02/06/2001 ALLOWED	FDIC APPROVED	No objection letter dated 02/06/2001, expires 02/06/2002.
BT-0600-01-19	Macatawa Bank, Zeeland, at 4471 Wilson Avenue, Grandville, Kent County.	02/26/2001 ALLOWED		Written notice received 02/08/2001. No objection letter dated 02/26/2001, expires 02/26/2002.

**MAIN OFFICE RELOCATIONS**

12/26/2000	BT-0616-01-01	New Century Bank, Southfield, from 23155 Northwestern Highway, Southfield to 46719 Hayes Road, Shelby Township, Macomb County.			
03/15/1999	BT-0616-99-02	West Shore Bank, Scottville, from 107 West State Street, Scottville to 202 South Rath Avenue or 201 West Loomis Street, Ludington, Mason County.	04/22/1999 APPROVED	FDIC APPROVED	Approval extended to 04/22/2002.
07/08/1999	BT-0616-99-04	Grand Haven Bank, Grand Haven, from 15 South Second Street, to 325 Washington Street, Grand Haven, Ottawa County.	08/20/1999 APPROVED	FDIC APPROVED	

Date			State	Fed.	
			Agency		
<u>Accepted</u>	<u>Control No.</u>	<u>Name of Institution and Transaction Details</u>	<u>Action</u>	<u>Action</u>	<u>Comments</u>

**SECTION 3706 NEW BANKS**

BT 0614-01-01	MSB Interim Bank, Iron River, Iron County.	11/15/2000	Articles of Incorporation filed
		APPROVED	11/15/2000.

**CONSOLIDATIONS (SECTION 3701)**

09/28/2000	BT-0615-00-10	The Bank of Rochester, Rochester, with and into The Bank of Bloomfield Hills, Bloomfield Hills, under the name The Private Bank.	Preliminary approval issued 02/09/2001.
02/08/2001	BT-0615-01-04	Consolidation of Fifth Third Bank, Indiana, St. Joseph, with and into Old Kent Bank, Grand Rapids, Kent County, under the name Fifth Third Bank, Michigan	Application withdrawn 02/23/2001.

**CONSOLIDATIONS (SECTION 3706)**

11/20/2000	BT-0615-01-03	Consolidation of MSB Interim Bank, Iron River, with and into The Miners' State Bank, Iron River.
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**CAPITAL NOTES/DEBENTURES**

BT-0610-00-02	Comerica Bank, Detroit, \$250,000,000 subordinated capital notes.	08/02/2000
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**BRANCH CLOSINGS**

BT-BCL -01-07	Citizens Bank, Flint, at 3216 Martin Luther King, Flint, Genesee County.	Closed 01/31/2001.
BT-BCL -01-08	Citizens Bank, Flint, at 2922 Flushing Road, Flint, Genesee County.	Closed 01/31/2001.
BT-BCL -01-09	Comerica Bank, Detroit, at 19222 Van Dyke Street, Detroit, Wayne County.	Closed 02/15/2001.

**BANK HOLDING COMPANIES (IN ORGANIZATION)**

<b><u>Bank Holding Company</u></b>	<b><u>Proposed Bank Subsidiary(s)</u></b>	<b><u>Acquired</u></b>	<b><u>Comments</u></b>
Alpena Banking Corporation Alpena, Michigan	The Bank of Alpena (In Organization) Alpena, Michigan		FRB application approved 10/05/2000; extension to 04/15/2001.
Amana Banchares, Inc. Dearborn, Michigan	Amana Bank (In Organization) Dearborn, Michigan		FRB application approved 12/22/2000.
eZ Bancorp, Inc. Grand Rapids, Michigan	eZ Community Bank Grand Rapids, Michigan		FRB application filed 09/29/2000.
MSB Bankshares, Inc. Iron River, Michigan	The Miners State Bank of Iron River Iron River, Michigan		FRB application approved 12/28/2000.
Northstar Financial Group, Inc. Bad Axe, Michigan	Northstar Bank (In Organization) Bad Axe, Michigan	02/01/2001	FRB application approved 01/16/2001.
Plymouth Financial Corporation Plymouth, Michigan	New Liberty Bank (In Organization) Plymouth, Michigan		FRB application filed 09/25/2000.

**INTRASTATE BANK HOLDING COMPANY PENDING AFFILIATIONS**

<u>Bank Holding Company</u>	<u>Proposed Bank Subsidiary(s)</u>	<u>Acquired</u>	<u>Comments</u>
NONE			

**INTERSTATE BANK HOLDING COMPANY PENDING AFFILIATIONS**

<u>Bank Holding Company</u>	<u>Proposed Bank Subsidiary(s)</u>	<u>Acquired</u>	<u>Comments</u>
Fifth Third Bancorp Cincinnati, Ohio	Old Kent Financial Corporation Grand Rapids, Michigan		FRB application filed 01/05/2001.

**FOREIGN BANK HOLDING COMPANY PENDING AFFILIATIONS**

NONE

**MERGERS/CONSOLIDATIONS/CONVERSIONS/TERMINATIONS**

<b><u>Charter No.</u></b>	<b><u>Name of Bank and Location</u></b>	<b><u>Date</u></b>
973	Merrill Lynch Trust Bank of Michigan consolidated with and into Merrill Lynch Trust Company, FSB, Somerset, New Jersey.	Effective 01/02/2001.

# SAVINGS BANK ACTIVITY

<u>Date Accepted</u>	<u>Control No.</u>	<u>Name of Institution and Transaction Details</u>	<u>State Action</u>	<u>Federal Action</u>	<u>Comments</u>
<b>NEW BANKS:</b>					
NONE					
<b>CONVERSIONS:</b>					
12/09/1999	SB-0712-00-01	Community Schools Credit Union, Rochester Hills, Oakland County, into a mutual state savings bank to be known as Michigan Community Savings Bank.	11/02/2000 Approved		
11/08/2000	SB-0715-01-01	Citizens First Savings Bank, Port Huron, from a mutual to a stock savings bank.	12/18/2000 Approved		
<b>BRANCHES:</b>					
07/19/2000	SB-0417-00-04	Bank West, Walker, to be located at 6009 West River Drive, Belmont, Kent County.	08/04/2000 Allowed	FDIC Approved	No objection letter dated 08/04/2000, expires 08/04/2001.
<b>CONSOLIDATIONS:</b>					
NONE					

OTHER ACTIVITY

<u>Date</u> <u>Accepted</u>	<u>Control No.</u>	<u>Name of Institution and Transaction Details</u>	<u>State</u> <u>Action</u>	<u>Federal</u> <u>Action</u>	<u>Comments</u>
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NONE

**CREDIT UNION ACTIVITY**

<b><u>Date Accepted</u></b>	<b><u>Name of Institution and Transaction Details</u></b>	<b><u>State Action</u></b>	<b><u>Comments</u></b>
<b>NEW CREDIT UNIONS:</b>	<b>No Activity.</b>		
<b>CONVERSIONS:</b>			
07/11/2000	Downriver Community Federal Credit Union. (Application received 07/11/2000.)		Additional information requested 08/25/2000. Information received 11/28/2000.
<b>MERGERS:</b>			
11/20/2000	Central Iron County Credit Union with and into Alpha-Crystal Falls Community Federal Credit Union.		Denied by NCUA on 12/29/2000. FOM not in compliance with Sec. V.D.1 of Chapter 2 of the Chartering & FOM manual.
12/19/2000	Port Dolomite Credit Union with and into Upper Peninsula State Employees Credit Union.		Order issued 02/01/2001.
10/06/2000	Stoneport Employees Credit Union with and into Besser Credit Union		Order issued 12/27/2000.

Jan.      Feb.      Mar.      Apr.      May      June      July      Aug.      Sept.      Oct.      Nov.      Dec.

<b>Number of Savings Banks – Beginning.....</b>	<b>5</b>	<b>5</b>
Plus: Charters Granted.....	0	0
Conversions – Federal to State .....	0	0
Less: Mergers/Consolidations.....	0	0
Receiverships/Liquidations.....	0	0
Conversions – State to Federal .....	0	0
<b>Number of Savings Banks – Month-End.....</b>	<b>5</b>	<b>5</b>

